

Applicant : Carl Bruecken
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Attorney's Docket No.: 06975-195001 Commerce 05

REMARKS

Claims 1-9, 11, 13, 14, 31, 32, 34, 35, 39, 42, 43, and 45-59 are pending with claims 1, 31, and 32 being independent. Claims 1 and 13 have been amended, and claims 49-59 have been added. No new matter has been added.

The Examiner has objected to claims 1, 31 and 32, stating that, because of the telephonic interview with applicant's representative, the Examiner has applied art as though the limitations "enabling a user to enter ..." and "enabling presentation to the user ..." were replaced by "a user entering ..." and "presenting to the user ...," respectively. The Examiner suggests that applicant amend claims 1, 31 and 32 to provide a positive recitation of these limitations.

Applicant's representative apologizes for any miscommunication that occurred during the telephonic interview with respect to these claim limitations. Applicant's representative did not intend to limit the claims in the fashion suggested by the Examiner. Nevertheless, claims 49-53 have been added to recite the limitations suggested by the Examiner.

The Examiner has objected to claim 1 for not properly distinguishing between the data store maintained by the bank and the data store maintained by the host. Applicant has amended claim 1 per the Examiner's suggestion. For clarity, applicant has also amended claim 13 to recite a "host data store" (emphasis added).

Independent claims 1, 31, and 32 along with dependent claims 2-9, 11, 13, 14, 31, 32, 34, 35, 39, 42, 43, and 45-48 have been rejected as being anticipated by Ganesan (U.S. Patent No. 6,055,567) in view of Fulton (U.S. Patent No. 6,182,052). Applicant respectfully traverses this rejection.

Claim 1, as amended, recites a method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements for a bank account that includes, among other elements, "enabling a user of the bank account to enter *personalized transaction identification information about a transaction* using an input device; storing the personalized transaction identification information in a *host data store* maintained by a host; ...accessing online banking transaction information from a *bank data store* maintained by a bank that is *logically or physically distinct from the host*;

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..." (emphasis added). Applicant requests reconsideration and withdrawal of the rejection of claim 1, and its dependent claims 2-9, 11, 13, 14, 34, 35, 39, 45, and 46, because neither Ganesan, Fulton, nor any proper combination of the two describes or suggests enabling a user of a bank account to enter personalized transaction identification information *about a transaction*.

Ganesan describes a distributed data accessing system for bill payment and processing. As stated by the Examiner, Ganesan does not described or suggest enabling a user to enter personalized transaction identification information about a transaction. Applicant agrees with the Examiner with respect to this lack of teaching in Ganesan, but applicant does not agree with the rest of the Examiner's characterization of what Ganesan does teach. While Ganesan does describe that information may be stored in a distributed fashion across multiple locations as suggested by the Examiner, Ganeson does not describe or suggest the particular distribution of information among two data stores contemplated in claim 1 (i.e., the storage of *personalized transaction identification information* in a host data store maintained by a host and the storage of *online banking information* in a bank data store maintained by a bank that is logically or physically distinct from the host).

The Examiner relies on Fulton as disclosing enabling a user to enter personalized transaction identification information about a transaction. Fulton describes a communications network interface that allows interactive access to online services, including online banking services. Fulton describes allowing a user to enter a personalized name to identify a bank account (e.g., "House Account"). See Fig. 4 and col. 6, line 50-53. Entering a name for a bank account, however, does not constitute entry of personalized information *about a transaction* that may be used at a later date to identify that *transaction*. Rather, the personalized name identifies a bank account, not a transaction. Notably, as shown in Fig. 7, Fulton describes enabling a user to view a list of transactions but does not describe or suggest enabling the user to enter personalized transaction information about a transaction in the list that may be used at a later time to identify that transaction.

For at least these reasons applicant requests reconsideration and withdrawal of the rejection of claim 1 and its dependent claims 2-9, 11, 13, 14, 34, 35, 39, 45, and 46.

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Claim 31, as amended, recites a method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements that includes, among other elements, "enabling a user to specify *personalized transaction identification information about a transaction* using an input device; storing the personalized transaction identification information in a *data store local to the user*; ...accessing online banking transaction information from a *bank data store* maintained by a bank that is *logically or physically distinct from the local data store*; ..." (emphasis added). For at least the reasons described above, applicant requests reconsideration and withdrawal of the rejection of claim 31, and its dependent claims 42 and 47, because neither Ganesan, Fulton, nor any proper combination of the two describes or suggests enabling a user of a bank account to enter personalized transaction identification information *about a transaction*.

Claims 32, as amended, recites a method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements for a bank account that includes, among other elements, "receiving *personalized transaction identification information about a transaction* from a user of the bank account through an input device; storing the personalized transaction identification information in a *data store local to the user input device*; ...accessing online banking transaction information from a *bank data store* maintained by a bank that is *logically or physically distinct from the host*; ..." (emphasis added). For at least the reasons described above, applicant requests reconsideration and withdrawal of the rejection of claim 32, and its dependent claims 43 and 48, because neither Ganesan, Fulton, nor any proper combination of the two describes or suggests enabling a user of a bank account to enter personalized transaction identification information *about a transaction*.

Applicant does not acquiesce to the characterizations of the art. For brevity and to advance prosecution, however, applicant has not addressed all characterizations of the art, but reserves the right to do so in further prosecution of this or a subsequent application.

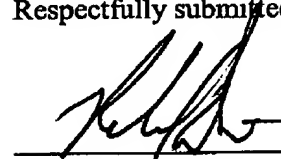
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Respectfully submitted,

Date: 11/28/05



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